

Exhibit C

October 7, 2009

SPECIAL FORBERANCE AGREEMENT

Roland C Wiener Estate
1946 Parmenter
Royal Oak, MI 48073

RE: Account Number
Property Address 1946 Parmenter
 Royal Oak, MI 48073

Thank you for meeting with us today to discuss your mortgage, and a mutual resolution to your account that will help you to continue to make monthly payments on your home.

Regarding today's meeting, we have reviewed the income information you provided and have set the following terms of forbearance on a temporary basis.

	<u>Payment Date</u>	<u>Amount</u>
1.	11/15/09	\$480.79
2.	12/15/09	\$480.79
3.	01/15/10	\$480.79
4.	02/15/10	\$480.79
5.	03/15/10	\$480.79
6.	04/15/10	\$480.79

In order for us to have a more complete understanding of your financial situation, and to consider you for a more long term solution; we will need the following information to begin the review, and to seek a possible long term solution regarding your ability to pay your monthly mortgage payments.

Next Steps:

1. It is absolutely critical that you continue to make your monthly payments as we have outlined above. Keep in mind that we will continue to report your loan to the credit bureaus as past due until your loan is brought current. And don't forget: please send your payments by certified funds to the following address:

**Default Payment Processor,
3451 Hammond Ave,
Waterloo, IA 50702**

Or Send Via Western Union to HOME, IA

2. We will review your request for a more long term solution.
3. If your financial documents indicate that there is a need for a more long term change to be made to your mortgage payment, then you will receive documents to begin a trial period to insure you can perform at a new payment amount.
4. After the trial period, we will send you a complete set of documents to sign before we make the more permanent adjustments to your loan. Just know that you will have everything in writing concerning these updates to your loan.
5. Unfortunately, not every loan qualifies for a reduced mortgage payment, or a loan modification. If, after we make a final review and find that a final approval cannot be obtained for you and your family, all of the original terms of your contract will remain in place.

Homeowner signature/Date

GMAC Mortgage/Date

GMAC Mortgage LLC
2711 N. Haskell Ave, Suite 900, Dallas, TX 75204